

Department of Health and Human Services

Medicare Prescription Drug Coverage – current as of 4/4/06

	Low-income Subsidy				Basic Benefit in 2006
	Deemed Eligible: Dual-enrolled (People with Medicare also enrolled in full MaineCare or Medicare Savings Programs or SSI)	Income below 135% FPL and resources <\$6,000 single <\$9,000 couple	Income below 135% FPL and resources >\$6,000 <\$10,000 single; >\$9,000 <\$20,000 couple	Income between 135% - 150% FPL and resources <\$10,000 single; <\$20,000 couple	Income > 150% FPL or resources > \$10,000 single; >\$20,000 couple
Monthly Premium	0	0	0	Sliding scale	Estimate \$32
Annual Deductible	0	0	\$50	\$50	\$250
Co-insurance / Co-payment	Income <100%FPL \$1 / \$3 co-payment	\$2 / \$5 co-payment	15% of cost of covered drugs	15% of cost of covered drugs	25% of the cost of covered drugs between \$250 - \$2,250 in drug expenses
	Income >100%FPL \$2 / \$5 co-payment				
Coverage Gap	No gap	No gap	No gap	No gap	No benefit between \$2,250 and \$5,100
Catastrophic Benefit	No cost share after total drug expenses reach out-of-pocket threshold of \$3,600	No cost share after total drug expenses reach out-of-pocket threshold of \$3,600	\$2 / \$5 co-payments after total drug expenses reach out- of-pocket threshold of \$3,600	\$2 / \$5 co-payments after total drug expenses reach out- of-pocket threshold of \$3,600	5% co-insurance or \$2 / \$5 co-payment, whichever is greater

Note:

- o Covered drugs based on Prescription Drug Plan's formulary
- o No co-payments for residents of nursing facilities and ICF/MR
- o Maine has a wrap benefit for Duals and Low Cost Drugs for the Elderly and Disabled Members
- o 2006 FPL:

	100%	135%	150%
Single	\$9,800	\$13,230	\$14,700
Couple	\$13,200	\$17,820	\$19,800